

MARYLAND INSURANCE ADMINISTRATION PRODUCER LICENSING

INITIAL PUBLIC ADJUSTER LICENSING

- Maryland only licenses public adjusters to adjust claims for losses or damages arising under insurance contracts that insure the real or personal property, or both, of the insured.
- Maryland issues licenses to individuals and business entities to act as Public Adjusters.
- Resident individual applicants for a Public Adjuster license must pass the Public Adjuster exam. Please contact our examination vendor **PSI** at 1-800-733-9267 or visit www.psiexams.com to schedule the exam or download a copy of the Candidate Information Bulletin.
- Nonresident licenses will be issued on a reciprocal basis if the nonresident is licensed as a public adjuster in their state of residence.
- Nonresidents, whose state of residence does not issue a public adjuster license or the equivalent, may be issued a license if the applicant meets the licensing requirements of a resident applicant.
- To qualify for a license as a public adjuster, in addition to passing the Public Adjuster exam, an individual must:
 - pay the applicable fee of \$25 or \$50, required by § 2-112 of the Insurance Article,
 - complete and submit the NAIC Uniform Individual Application;
 - must have been employed regularly by the MIA as an employee or by an insurer, adjuster, insurance producer, or public adjuster for a period totaling at least one year during the five years prior to application, or if the applicant is a member of the United States armed forces, during the five year years preceding date of entrance into the armed forces, or after discharge; and
 - be trustworthy and competent to transact business as a public adjuster;
- To qualify for a license as a public adjuster, a business entity must:
 - pay the applicable fee of \$25 or \$50, required by § 2-112 of the Insurance Article;
 - employ one or more individual licensed public adjusters;
 - complete and submit the NAIC Uniform Business Entity Application. Applications may be submitted via paper at the address listed above for individuals, or electronically through NIPR (www.nipr.com); and
 - be trustworthy and competent to transact business as a public adjuster.
- Public Adjuster Licenses expire June 30th of every other year, and may be renewed 30 days prior to the license expiration date. The fee to renew a Public Adjuster license is \$65. This includes the \$50 renewal fee and the \$15 fraud prevention fee.
- For up to one (1) year after the expiration date, licensees may reinstate an expired license by submitting the required application, \$50 renewal fee, \$15 fraud prevention fee, and \$100 reinstatement fee.
- Applications may be submitted via paper or electronically through NIPR (www.nipr.com). Paper applications are normally processed within 3-5 business days and should be mailed to:

**The Maryland Insurance Administration
Attn: Producer Licensing 200 St. Paul Place, Suite 2700
Baltimore, Maryland 21202**